In the Abstract

Please amend the abstract to read as shown below:

An automated method, <u>computer program product</u> and system ~~(100)~~ for identifying, measuring and <u>managing</u> ~~transferring~~ risks for a commercial enterprise on a continual basis. The ~~tangible and intangible~~ elements of value, <u>external factors, components of value and categories of value</u> are analyzed using predictive models <u>developed by learning from the data associated with the enterprise, the elements of value and the external factors that have an impact on enterprise value.</u> ~~and vector creation algorithms as required to develop scenarios that contain all enterprise risk factors.~~ A series of scenarios under both normal and extreme situations are then ~~developed in order to provide a complete picture of the risks facing the enterprise. Information from external sources and internals systems is then combined with the scenarios to~~ <u>used to</u> drive simulations <u>of the predictive models. The output from these simulations are used to complete optimization analyses</u> that identify the optimal mix of risk reduction activities ~~and risk reduction product purchases~~ for the enterprise. The optimal mix <u>of risk reduction activities</u> is then presented to the user ~~(20)~~ for optional editing, rejection or acceptance. ~~A corporate risk, liquidity and foreign exchange profile is produced and sent to the exchange portion of the application software (600) where swaps and/or risk transfer products that provide the desired risk transfer are identified and priced. The information regarding the proposed risk transfer swaps and products is reviewed by the user (20) and optionally accepted. If accepted, the transaction is completed in an automated fashion.~~